

## Fill in this information to identify the case:

Debtor 1 ROBERT SMITH

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 20-10229JCM

## Form 4100N

## Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: BANK OF NEW YORK MELLON - TRUSTEE ET Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account 3 7 5 3

Property Address: 10323 CLIFTON DR  
LAKE CITY PA 16423

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>21,722.60</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>21,722.60</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>21,722.60</u>

**Part 3: Postpetition Mortgage Payment**


Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$894.18

The next postpetition payment is due on

5 / 1 / 2025  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 ROBERT SMITH  
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Case number (if known) 20-10229JCM

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor( s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor( s) have paid in full the amount required to cure the default and stating whether the debtor( s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

/s/ Ronda J. Winnecour  
Signature

Date 05/27/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1

**ROBERT SMITH**

Name

Case number (if known) **20-10229JCM****Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
06/25/2021	1199576	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	690.84
07/26/2021	1202801	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	455.49
08/26/2021	1205947	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	834.83
09/24/2021	1209098	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	116.09
10/25/2021	1212209	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	807.23
11/22/2021	1215269	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	447.86
12/23/2021	1218287	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	800.33
01/26/2022	1221378	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	800.33
02/23/2022	1224372	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	95.39
03/25/2022	1227198	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	800.33
04/26/2022	1230261	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	420.22
05/25/2022	1233290	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	786.51
06/27/2022	1236327	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	434.04
07/26/2022	1239340	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	434.04
08/24/2022	1242236	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	434.04
09/27/2022	1245129	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	786.51
10/25/2022	1247994	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	412.26
11/23/2022	1250790	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	750.21
12/22/2022	1253602	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	59.79
01/26/2023	1256335	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	1,095.42
02/23/2023	1259015	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	59.79
03/28/2023	1261619	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	405.00
04/25/2023	1264407	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	405.00
05/25/2023	1267187	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	750.21
06/26/2023	1270114	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	393.03
07/25/2023	1272977	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	389.04
08/25/2023	1275717	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	729.77
09/26/2023	1278506	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	388.06
10/25/2023	1281219	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	982.79
11/27/2023	1283898	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	878.33
12/21/2023	1286560	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	537.11
01/26/2024	1289140	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	878.33
02/26/2024	1291826	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	537.11
03/26/2024	1294490	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	537.11
04/25/2024	1297122	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	878.33
05/29/2024	1299815	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	537.11
06/25/2024	1302520	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	537.11
07/25/2024	1304991	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	437.61
				<u>21,722.60</u>

**MORTGAGE REGULAR PAYMENT (Part 3)**

09/28/2020	1171904	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	3,697.79
10/26/2020	1175011	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	763.11
11/24/2020	1178101	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	628.82
12/21/2020	1181113	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	925.86
01/25/2021	1184031	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	1,223.21
02/22/2021	1187096	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	1,284.76
03/26/2021	1190328	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	1,073.40
04/26/2021	1193620	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	1,383.73
05/25/2021	1196764	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	1,135.39
06/25/2021	1199576	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	850.85
07/26/2021	1202801	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	813.95
08/26/2021	1205947	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	813.95
09/24/2021	1209098	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	813.95
10/25/2021	1212209	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	813.95
11/22/2021	1215269	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	813.95
12/23/2021	1218287	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	813.95
01/26/2022	1221378	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	813.95
02/23/2022	1224372	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	813.95
03/25/2022	1227198	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	813.95
04/26/2022	1230261	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	841.59
05/25/2022	1233290	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
06/27/2022	1236327	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77

Debtor 1 **ROBERT SMITH**  
Name

Case number (if known) **20-10229JCM**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
07/26/2022	1239340	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
08/24/2022	1242236	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
09/27/2022	1245129	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
10/25/2022	1247994	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
11/23/2022	1250790	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
12/22/2022	1253602	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
01/26/2023	1256335	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
02/23/2023	1259015	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
03/28/2023	1261619	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
04/25/2023	1264407	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
05/25/2023	1267187	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
06/26/2023	1270114	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
07/25/2023	1272977	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
08/25/2023	1275717	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
09/26/2023	1278506	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
10/25/2023	1281219	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
11/27/2023	1283898	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
12/21/2023	1286560	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
01/26/2024	1289140	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
02/26/2024	1291826	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
03/26/2024	1294490	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
04/25/2024	1297122	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
05/29/2024	1299815	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
06/25/2024	1302520	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
07/25/2024	1304991	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
08/26/2024	1307607	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
09/25/2024	1310181	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
10/25/2024	1312783	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
11/25/2024	1315323	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
12/23/2024	1317875	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
01/28/2025	1320269	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
02/25/2025	1322769	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	827.77
05/23/2025	1330141	BANK OF NEW YORK MELLON - TRUSTEE I	AMOUNTS DISBURSED TO CREDITOR	1,235.22
				<u>50,513.46</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

ROBERT SMITH  
10323 CLIFTON DRIVE  
LAKE CITY, PA 16423

BANK OF NEW YORK MELLON - TRUSTEE ET AL  
C/O NATIONSTAR MORTGAGE LLC DBA MR COOPER(\*)  
ATTN BANKRUPTCY  
PO BOX 619094  
DALLAS, TX 75261-9741

NATIONSTAR MORTGAGE LLC D/B/A MR COOPER\*\*  
ATTN BANKRUPTCY NOTICING  
PO BOX 619096  
DALLAS, TX 75261-9741

KML LAW GROUP PC\*  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

5/27/25

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee